REMARKS

Applicants respectfully request entry of this Preliminary Amendment prior to the first Official Action.

The present application claims foreign priority benefits under 35 U.S.C. §119 of United Kingdom Application No. 0025066.2.

The Director is authorized to charge any fee deficiency required by this paper or credit any overpayment to deposit account No. 23-1123.

Respectfully submitted,

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NEW/djb

MARKED-UP VERSION OF REPLACEMENT PARAGRAPHS

Please add the following paragraph immediately after the title on Page 1, Line 2:

The present application claims priority on United Kingdom Application 0025066.2, filed October 12, 2000, and entitled "INTEGRATIVE RISK MANAGEMENT SYSTEM AND METHOD."